NATIONAL BANK OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

This Statement: November 30, 2012
Last Statement: October 31, 2012

Primary Account 0170004987

DIRECT INQUIRIES TO:
1 (800) 497-8168
WWW.NBARIZONA.COM
Foothills
(928) 342-2895
11031 East 40th Street
Yuma, AZ 85367-0000

0053144 2136-06-0000-NBA-PG0030-00021

LONE PALM HOLDINGS LLC
FRANK CHERNEK
KATHLEEN CHERNEK
FELIPE MIER
2554 W 16TH ST # 225
YUMA AZ 85364-4229

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Sign up for Online Banking or login today at WWW.NBARIZONA.COM**

SUMMARY OF ACCOUNT BALANCES

Account Type	*Account Number*	*Checking/Savings Ending Balance*	*Outstanding Balances Owed*
Business Freedom Checking	0170004987	$4,683.50	
Business Reserve Line	0170004987		$0.29

BUSINESS FREEDOM CHECKING 0170004987

107 21

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
2,058.00	14,720.00	6,160.92	5,933.58	4,683.50

10 DEPOSITS/CREDITS

Date	*Amount*	*Description*
11/01	935.00	DEPOSIT 7878053406
11/01	4,950.00	DEPOSIT 7878053416
11/02	170.00	DEPOSIT 7878095479
11/02	3,300.00	DEPOSIT 7878095476
11/05	60.00	DEPOSIT 7878084364
11/07	135.00	DEPOSIT 7878076638
11/09	2,250.00	DEPOSIT 7878084352
11/13	1,650.00	DEPOSIT 7878070581
11/28	1,000.00	VERIZON WIRELESS EDI PA 0586164 REF # 012332008511330 1103213742
11/29	270.00	DEPOSIT 7878052215

10 CHARGES/DEBITS

Date	*Amount*	*Description*
11/01	124.41	QWEST BILL PAYMT *******9360 REF # 012305006793735 1104122432
11/02	1,148.22	ONLINE PYMT TO CRL ***4987 ID: 000007612 2303900185
11/02	205.47	APS APSCOM EP 740316280 REF # 012306007527076 1103422316
11/02	690.72	APS APSCOM EP 849174281 REF # 012306007527090 1103422330
11/13	62.72	CITY OF YUMA AZ PYMT CO 170814 REF # 012318001998850 1105529839
11/14	62.70	REPUBLIC SERVICE BILL P *******1846 REF # 012318002504761 1104313145
11/20	27.56	SOUTHWEST GAS BILL PAYM *******7530 REF # 012324005198245 1103406147
11/23	700.00	ONLINE XFER TO DDA CHERNEK F/K ID: 000003692 2303401097
11/29	3,000.00	ONLINE XFER TO DDA CHERNEK F/K ID: 000004002 2304100101
11/30	139.12	QWEST BILL PAYMT *******9360 REF # 012334009621793 1103822779

An Easy Approach To Balancing Your Account

To reconcile your checkbook balance to your statement balance: Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

CHECKS OUTSTANDING	
Check Number	Check Amount
TOTAL:	

Transfer to Line 9.

CHECKBOOK BALANCE	
1. LIST your checkbook balance.	
2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits).	
3. SUBTOTAL:	
4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc).	
5. ADJUSTED CHECKBOOK BALANCE:	

This balance should agree with line 10, below.

STATEMENT BALANCE	
6. LIST your current statement balance as shown on the front of this statement.	
7. ADD deposits made, but not shown on this statement.	
8. SUBTOTAL:	
9. SUBTRACT total from "Checks Outstanding."	
10. ADJUSTED STATEMENT BALANCE:	

This balance should agree with line 5, above.

PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM
You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

CONSUMER ACCOUNTS: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR CHECK RESERVE TRANSACTIONS
As soon as you can, please notify us if you think an electronic transfer or credit line transaction is wrong or if you need more information about a transaction listed on the statement. **We must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned**

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

For CREDIT RESERVE accounts: You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at National Bank of Arizona, Support Services Department, PO Box 25787, Salt Lake City, UT 84125-0787 or 1-800-497-8168.

For electronic transfers: We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. Contact us at National Bank of Arizona, Support Services Department, PO Box 12009, Tucson, AZ 85732-2009 or 1-800-497-8168.

Balance Subject to Interest Rate: We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-888-244-6622.

We may report information about your Credit Reserve account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Please notify us if we report any inaccurate information about your account(s) to a credit bureau. Your written notice describing the specific inaccuracy should be sent to us at the following address: National Bank of Arizona, PO Box 25787, Salt Lake City, UT 84125-0787.

NATIONAL BANK OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

12 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1079	11/02	500.00	1083	11/16	77.91	1089*	11/29	400.00
1080	11/09	170.00	1084	11/20	274.00	9171*	11/16	300.00
1081	11/13	150.03	1085	11/23	750.00	9172	11/14	2,800.00
1082	11/14	168.13	1086	11/29	310.00	9177*	11/26	33.51

** Not in check sequence*

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	Total for This Period	Total Year-to-Date
Total Overdraft Fees	$0.00	$0.00
Total Returned Item Fees	$0.00	$0.00

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

DAILY BALANCES

Date	Balance	Date	Balance	Date	Balance
11/01	7,818.59	11/13	12,456.43	11/26	7,262.62
11/02	8,744.18	11/14	9,425.60	11/28	8,262.62
11/05	8,804.18	11/16	9,047.69	11/29	4,822.62
11/07	8,939.18	11/20	8,746.13	11/30	4,683.50
11/09	11,019.18	11/23	7,296.13		

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	12/22/2012	Previous Balance	1,148.22
Payment Amount Due	0.29	Ending Balance	0.29
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	0.29		

TRANSACTIONS

1 PAYMENT/OTHER CREDIT

Date	Amount	Description
11/02	1,148.22	ONLINE PYMT FROM DDA ***4987 ID: 000007612 2303900184

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 1,148.22

0 ADVANCES/OTHER DEBITS

There were no transactions this period.

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 0.00

FEES AND INTEREST CHARGED

0 FEES

There were no transactions this period.

TOTAL FEES FOR THIS PERIOD 0.00

1 INTEREST CHARGE

Date	*Amount*	*Description*
11/30	0.29	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD 0.29

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	22.02

DAILY BALANCES

Date	*Balance*	*Date*	*Balance*
11/02	0.00	11/30	0.29

OTHER INFORMATION

Credit Line Limit	$5,000.00	Number Of Days This Statement Period	30
Available Credit	$4,999.71	Annual Percentage Rate	9.240%
Average Daily Balance	$38.14	Daily Periodic Rate	0.02524%
Interest Paid Year-To-Date	$22.02		

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11/01 20 12
NAME Lone Palm Storage
ADDRESS
CASH INCLUDING COIN 295.00
CHECKS 640.00
SUB TOTAL 935.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 935.00
⑆5454⑈0116⑆

Processed 11/01/12 $935.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11/01 20 12
NAME Lone Palm R.V.
ADDRESS
CHECKS 4950.00
SUB TOTAL 4950.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 4950.00
⑆5454⑈0116⑆

Processed 11/01/12 $4950.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11/02 20 12
NAME Lone Palm Storage
ADDRESS
CHECKS 170.00
SUB TOTAL 170.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 170.00
⑆5454⑈0116⑆

Processed 11/02/12 $170.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11-02 20 12
NAME Lone Palm R.V. Park
ADDRESS
CASH INCLUDING COIN 1650.00
CHECKS 1650.00
SUB TOTAL 3300.
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 3300.00
⑆5454⑈0116⑆

Processed 11/02/12 $3300.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11-05-12 20
NAME Lone Palm R.V Storage
ADDRESS
CHECKS 60.00
SUB TOTAL 60.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 60.00
⑆5454⑈0116⑆

Processed 11/05/12 $60.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11-07 20 12
NAME Lone Palm Storage
ADDRESS
CASH INCLUDING COIN 110.00
CHECKS 25.00
SUB TOTAL 135.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 135.00
⑆5454⑈0116⑆

Processed 11/07/12 $135.00

DEPOSIT TICKET
LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
91-532/1221
CASH
CHECKS 2250.00
DATE 11-09-2012
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
CHECKS OR TOTAL FROM OTHER SIDE
SIGN HERE IF CASH RECEIVED FROM DEPOSIT
SUB TOTAL 2250.00
National Bank OF ARIZONA 1-800-497-8168 www.nbarizona.com #4&1
LESS CASH
NET DEPOSIT $ 2250.00
⑆5454⑈0116⑆ 0170004987⑈

Processed 11/09/12 $2250.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11-13 20 12
NAME Lone Palm R.V. Park
ADDRESS
CHECKS 1650.00
SUB TOTAL 1650.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 1650.00
⑆5454⑈0116⑆

Processed 11/13/12 $1650.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 11-29-12 20
NAME Lone Palm Storage
ADDRESS
CHECKS 270.00
SUB TOTAL 270.00
LESS CASH RECEIVED
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 270.00
⑆5454⑈0116⑆

Processed 11/29/12 $270.00

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
928) 920-1567
1079
11/03/2012 Date
91-532/1221
Pay to the Order of Robert Cuen $ 500.00
Five Hundred and no/100 Dollars
National Bank OF ARIZONA 1-800-497-8168 www.nbarizona.com #1 Hor's Home
For Install ceramic tile
⑆122105320⑆ 0170004987⑈ 1079

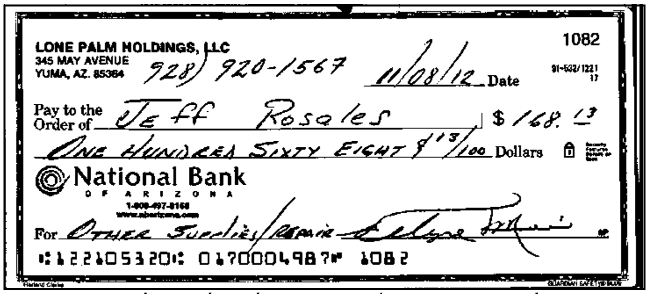
Processed 11/02/12 $500.00 Ch# 1079

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
928) 920-1567
1080
11/06/12 Date
91-532/1221
Pay to the Order of Robert Cuen $ 170.00
One Hundred Seventy & no/100 Dollars
National Bank OF ARIZONA 1-800-497-8168 www.nbarizona.com
For Sep-12 Cleaning 9142012
⑆122105320⑆ 0170004987⑈ 1080

Processed 11/09/12 $170.00 Ch# 1080

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ 85364
928) 920-1567
1081
11/07/12 Date
91-532/1221
Pay to the Order of Staples $ 150.03
One Hundred Fifty & 03/100 Dollars
National Bank OF ARIZONA 1-800-497-8168 www.nbarizona.com
Xerox copy. Recorder
For Office Supplies/Toner
⑆122105320⑆ 0170004987⑈ 1081

Processed 11/13/12 $150.03 Ch# 1081



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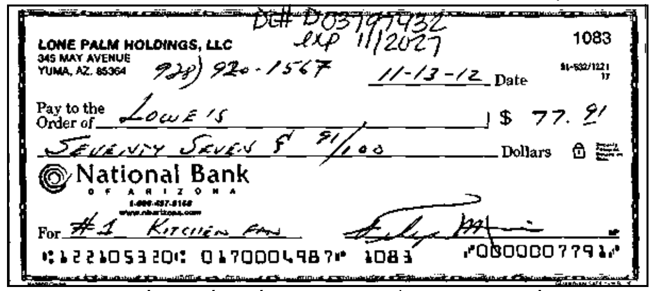

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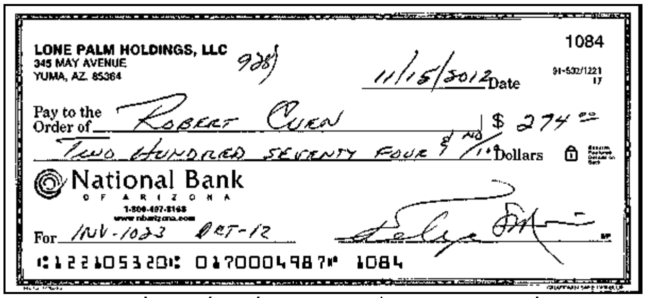

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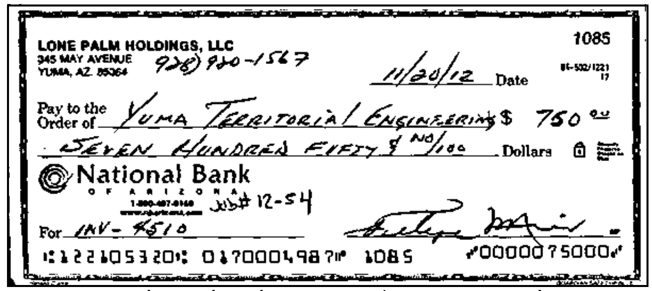

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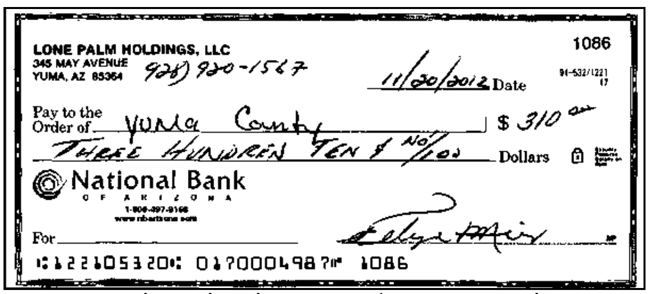

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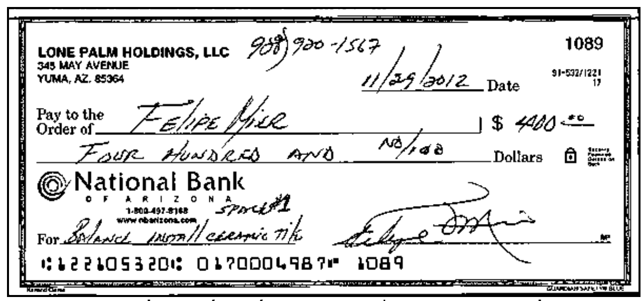

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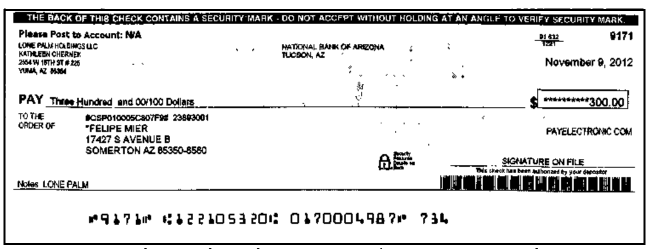

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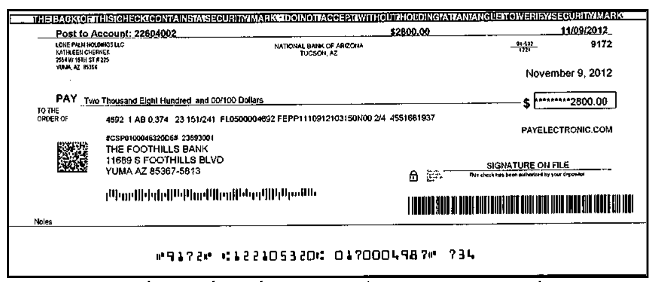

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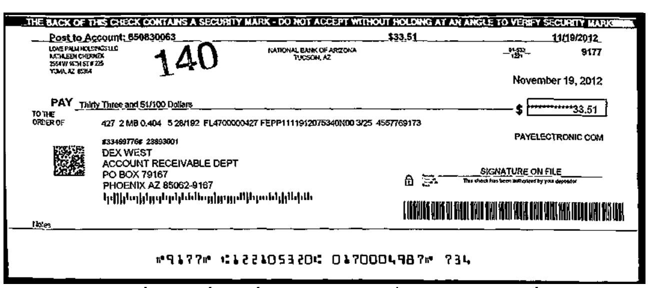

Processed 11/26/12 $33.51 Ch# 9177